

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18–20433–KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Edward M. Kraft  
28 Ashford Drive  
Brick, NJ 08723

Diane M. Kraft  
28 Ashford Drive  
Brick, NJ 08723

Social Security No.:

xxx–xx–7978

xxx–xx–5597

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 15, 2018.

On September 21, 2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: October 24, 2018

Time: 10:00 AM

Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608–1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 24, 2018

JAN: pbf

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Edward M. Kraft  
 Diane M. Kraft  
 Debtors

Case No. 18-20433-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 85

Date Rcvd: Sep 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db/jdb  
 517621160 +Edward M. Kraft, Diane M. Kraft, 28 Ashford Drive, Brick, NJ 08723-7811  
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517547823 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 517547820 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517547826 Anthony J. Migliaccio, Esq., American Express, 500 N. Franklin Tpke, PO BOX 278,  
 Ramsey, NJ 07446-0278  
 517547827 +Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287  
 517547828 +Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206  
 517547829 +Arnold L. Stadtmauer, Esq., Celetano Stadtmauer & Walento, 1035 Route 46 East,  
 PO BOX 2594, Clifton, NJ 07015-2594  
 517547830 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015  
 517547831 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803  
 517626286 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517547842 +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
 517547840 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517547846 +Citibank/Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 517547845 +Citibank/Best Buy, Centralized Bk/Citicorp Credit Svcs, Po Box 790040,  
 St Louis, MO 63179-0040  
 517547848 +Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497  
 517547847 +Citibank/Goodyear, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517547851 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
 517547849 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 St Louis, MO 63179-0040  
 517547853 +Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641  
 517626576 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 517547854 +Equifax, PO Box 740241, Atlanta, GA 30374-0241  
 517547855 +Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558  
 517547856 +Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 517578057 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013  
 517547857 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 517547858 +Freedom Plus, 1875 South Grant Street, San Mateo, CA 94402-2666  
 517547860 +Fst Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824  
 517547859 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 517547909 +Hilton Grand Vacations, 6355 Metrowest Blvd., Suite 180, Orlando, FL 32835-6203  
 517547865 +Motion Federal Credit, Park & Brunswick Ave, Linden, NJ 07036  
 517609744 +Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
 Tinton Falls, NJ 07724-3001  
 517547878 +Navient, Po Box 3229, Wilmington, DE 19804-0229  
 517596575 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 517547882 +Northland Group, Inc., PO BOX 390846, Minneapolis, MN 55439-0846  
 517678092 Ocean Medical Center, c/o Celentano, Stadtmauer & Walentowicz,,  
 1035 Route 46 East, P.O. Box 2594, Clifton, NJ 07015-2594  
 517547884 Paramount Recovery Systems, L.P., 7524 Bosque Blvd., Suite L, Waco, TX 76712-3772  
 517547885 Phillips & Cohen Associates, Ltd., Mail Stop: 658, 1004 Justinson Street,  
 Wilmington, DE 19801-5148  
 517657538 +RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Buildings 6 & 8,  
 Charlotte, NC 28217-1932  
 517547910 +Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934  
 517547888 Selip & Stylianou, LLP, 199 Crossways Park Drive, PO BOX 363, Woodbury, NY 11797-0363  
 517547903 +Trans Union Corporation, Public Records Department, 555 West Adams St.,  
 Chicago, IL 60661-3631  
 517547904 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517547905 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 517547907 +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 517547906 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
 517634289 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Sep 25 2018 00:18:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 25 2018 00:18:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517547835 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:23:52 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238

517547832 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:23:52 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

517547839 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:24:26 Capital One Na,  
 Po Box 26625, Richmond, VA 23261-6625

District/off: 0312-3

User: admin  
Form ID: 185

Page 2 of 3  
Total Noticed: 85

Date Rcvd: Sep 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517547838 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 25 2018 00:23:21 Capital One Na,  
Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
517547844 +Fax: 602-659-2196 Sep 25 2018 00:55:01 Chexsystems, Inc., Attn: Customer Relations,  
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703  
517547908 +E-mail/Text: collectionbankruptcies.bancorp@53.com Sep 25 2018 00:19:22 Fifth Third Bank,  
Attn: Bankruptcy Department, 1830 E Paris Ave Se, Grand Rapids, MI 49546-8803  
517547861 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 25 2018 00:17:50 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517547863 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 25 2018 00:17:50 Kohls/Capital One,  
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
517664251 E-mail/PDF: resurgentbknofications@resurgent.com Sep 25 2018 00:24:02  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517664252 E-mail/PDF: resurgentbknofications@resurgent.com Sep 25 2018 00:24:02  
LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
517651276 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 25 2018 00:18:38 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517547874 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2018 00:23:58 Navient, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
517547870 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2018 00:24:33 Navient, Attn: Claims Dept,  
Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547866 +E-mail/PDF: pa\_dc\_claims@navient.com Sep 25 2018 00:23:58 Navient, Attn: Bankruptcy,  
Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547883 E-mail/Text: OMChankruptcy@hackensackmeridian.org Sep 25 2018 00:19:27 Ocean Medical Center,  
c/o Meridian Health Pt Pymt, PO Box 417140, Boston, MA 02241-7140  
517672588 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2018 00:34:59  
Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067,  
Norfolk VA 23541  
517672092 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2018 00:24:30  
Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541  
517679142 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2018 00:24:29  
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541  
517672587 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2018 00:24:29  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541  
517679161 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 25 2018 00:35:32  
Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
517664635 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Sep 25 2018 00:18:58 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
517616511 E-mail/Text: bnc-quantum@quantum3group.com Sep 25 2018 00:18:33  
Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788  
517683089 E-mail/Text: ebn\_bkrt\_forms@salliemae.com Sep 25 2018 00:19:22 Sallie Mae, P.O. Box 3319,  
Wilmington, DE 19804-4319  
517547886 +E-mail/Text: bankruptcy@savit.com Sep 25 2018 00:19:41 Savit Coll, Po Box 250,  
East Brunswick, NJ 08816-0250  
517547887 +E-mail/Text: bankruptcy@savit.com Sep 25 2018 00:19:40 Savit Coll, 46 W Ferris St,  
East Brunswick, NJ 08816-2159  
517549325 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:48 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517667439 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:24:20 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
517547889 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:16 Synchrony Bank/ JC Penneys,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547891 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:16 Synchrony Bank/ JC Penneys,  
Po Box 965007, Orlando, FL 32896-5007  
517547894 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:46 Synchrony Bank/Care Credit,  
950 Forrer Blvd, Kettering, OH 45420-1469  
517547893 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:24:19 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547895 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:17 Synchrony Bank/Lowes,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547897 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:46 Synchrony Bank/Lowes,  
Po Box 965005, Orlando, FL 32896-5005  
517547899 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:24:19 Synchrony Bank/Walmart,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547901 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:46 Synchrony Bank/Walmart,  
Po Box 965024, Orlando, FL 32896-5024  
517655899 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 25 2018 00:24:04 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-3

User: admin  
Form ID: 185

Page 3 of 3  
Total Noticed: 85

Date Rcvd: Sep 24, 2018

517547821\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517547822\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
517547824\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
517547825\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
517547836\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517547837\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517547833\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517547834\* +Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
517547841\* +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
517547843\* +Chase Card, P.O. Box 15298, Wilmington, DE 19850-5298  
517547852\* +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497  
517547850\* +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,  
St Louis, MO 63179-0040  
517547862\* +Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
517547864\* +Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660  
517547875\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517547876\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517547877\* +Navient, Po Box 9500, Wilkes Barre, PA 18773-9500  
517547879\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517547880\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517547881\* +Navient, Po Box 3229, Wilmington, DE 19804-0229  
517547871\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547872\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547873\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
517547867\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547868\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547869\* +Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barr, PA 18773-9500  
517547890\* +Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547892\* +Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007  
517547896\* +Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547898\* +Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005  
517547900\* +Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517547902\* +Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024

TOTALS: 0, \* 32, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Jonathan Goldsmith Cohen on behalf of Debtor Edward M. Kraft  
imclawgroupecf@gmail.com/g.jr77824@notify.bestcase.com  
Jonathan Goldsmith Cohen on behalf of Joint Debtor Diane M. Kraft  
imclawgroupecf@gmail.com/g.jr77824@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5